

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jonathan W. Kallen  
 Debtor

Case No. 18-14137-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db	+Jonathan W. Kallen,	338 Parkview Avenue,	Langhorne, PA 19047-5305
14126016	AT&T Universal Card,	PO Box 70166,	Philadelphia, PA 19176-0166
14179157	+Bank of America NA,	c/o Rebecca A Solarz, Esquire,	KML Law Group, P.C.,
	701 Market Street, Suite 5000,	Philadelphia, PA 19106-1541	
14126020	Fairmount BHS,	c/o Frost-Arnett,	PO Box 198988, Nashville, TN 37219-8988
14126021	Home Depot Credit Services,	PO Box 9001010,	Louisville, KY 40290-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Dec 08 2018 08:13:00	ROBERT H. HOLBER,	Robert H. Holber PC,
	41 East Front Street,	Media, PA 19063-2911	
smg	E-mail/Text: megan.harper@phila.gov Dec 08 2018 03:30:46	City of Philadelphia,	
	City of Philadelphia Law Dept.,	Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595		
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:41		
	Pennsylvania Department of Revenue,	Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946		
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:18	U.S. Attorney Office,	
	c/o Virginia Powel, Esq.,	Room 1250,	615 Chestnut Street, Philadelphia, PA 19106-4404
14126018	EDI: BANKAMER.COM Dec 08 2018 08:13:00	Bank of America,	PO Box 15019,
	Wilmington, DE 19886-5019		
14126017	+EDI: BANKAMER.COM Dec 08 2018 08:13:00	Bank of America,	FL9-600-02-26, PO Box 45224,
	Jacksonville, FL 32232-5224		
14126019	EDI: CHASE.COM Dec 08 2018 08:13:00	Chase,	PO Box 15123, Wilmington, DE 19850-5123
14126022	+EDI: IRS.COM Dec 08 2018 08:14:00	Internal Revenue Service,	PO Box 7346,
	Philadelphia, PA 19101-7346		
14210159	EDI: BECKLEE.COM Dec 08 2018 08:13:00	State Farm Bank,	c/o Becket and Lee LLP,
	PO Box 3001,	Malvern PA 19355-0701	
14126023	EDI: STFMFC.COM Dec 08 2018 08:13:00	State Farm Bank,	PO Box 23025,
	Columbus, GA 31902-3025		
14126024	EDI: TDBANKNORTH.COM Dec 08 2018 08:14:00	TD Bank,	Operations Center, PO Box 8400,
	Lewiston, ME 04243		
14126029	+E-mail/Text: Bankruptcy@wsfsbank.com Dec 08 2018 03:31:27	WSFS,	500 Delaware Avenue,
	Wilmington, DE 19801-1490		
14126025	EDI: WFFC.COM Dec 08 2018 08:13:00	Wells Fargo Bank, N.A.,	PO Box 95225,
	Albuquerque, NM 87199-5225		
14126026	+EDI: WFFC.COM Dec 08 2018 08:13:00	Wells Fargo Bank, N.A.,	3476 Stateview Blvd.,
	Fort Mill, SC 29715-7200		
14126027	+EDI: WFFC.COM Dec 08 2018 08:13:00	Wells Fargo Card Services,	PO Box 77053,
	Minneapolis, MN 55480-7753		
14126028	+EDI: WFFC.COM Dec 08 2018 08:13:00	Wells Fargo Home Mortgage,	PO Box 10335,
	Des Moines, IA 50306-0335		

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

PATRICIA M. MAYER	on behalf of Debtor Jonathan W. Kallen	pmayer.esq@comcast.net,
nydia.ramirez@comcast.net		
REBECCA ANN SOLARZ	on behalf of Creditor BANK OF AMERICA, N.A.	bkgroup@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com,	rholler@ecf.epiqsystems.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Jonathan W. Kallen</u>	Social Security number or ITIN	<b>xxx-xx-5189</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-14137-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jonathan W. Kallen

12/7/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**